

In re:  
Sharon Ryan  
Ronald Ryan  
Debtors

Case No. 17-14050-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 01, 2021

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Sharon Ryan, Ronald Ryan, 1825 Pennington Road, Philadelphia, PA 19151-2018
13932360	+ Aes/pnc Education Lo, Po Box 61047, Harrisburg, PA 17106-1047
13981996	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13932362	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
13932364	+ Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
13971952	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13932373	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
13998369	#+ PNC Bank, N.A., Boston Portfolio Advisors as, Authorized Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Ft. Lauderdale, FL 33334-3662
13937440	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
13932375	+ Tdres/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
13978884	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
13932380	+ Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
13978837	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 02 2021 00:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2021 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 02 2021 00:37:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13932361	+ Email/Text: broman@amhfcu.org	Nov 02 2021 00:37:00	American Heritage Fcu, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
13932365	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 02 2021 00:37:00	Comenitybank/trwrds, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
13932372	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 02 2021 00:37:00	PA Department of Labor & Industry, PO Box 67503, Harrisburg, PA 17106
13932376	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2021 00:48:20	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
13996803	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2021 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

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13932366	+ Email/PDF: pa_dc_ed@navient.com	Nov 02 2021 00:37:43	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
13932368	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 02 2021 00:37:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
13996511	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2021 00:37:44	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13996512	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2021 00:37:39	LVNV Funding, LLC its successors and assigns as, assignee of NBT Bank, National, Association, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14028452	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2021 00:37:44	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
13932369	+ Email/Text: bk@lendingclub.com	Nov 02 2021 00:37:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
13932371	Email/Text: camanagement@mtb.com	Nov 02 2021 00:37:00	M & T Bank, Po Box 844, Buffalo, NY 14240
13951494	Email/Text: camanagement@mtb.com	Nov 02 2021 00:37:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
13992506	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2021 00:37:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13982864	Email/PDF: pa_dc_claims@navient.com	Nov 02 2021 00:37:38	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13989162	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2021 00:37:37	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13933086	+ Email/PDF: rmscedi@recoverycorp.com	Nov 02 2021 00:37:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13988303	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2021 00:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13932374	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 00:37:37	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13932378	+ Email/Text: vci.bkcy@vwcredit.com	Nov 02 2021 00:37:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13932363	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
13932377	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court., Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
13932367	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
13932370	*+	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
13978885	*+	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
13979678	*+	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
13981594	*+	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
13932379	*+	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
13932381	*+	Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
13979846	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Sharon Ryan brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Joint Debtor Ronald Ryan brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Sharon Ryan and Ronald Ryan  
Debtor(s)

Case No: 17-14050-elf  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/1/21